Case 17-10652-TPA Doc 19 Filed 07/19/17 Entered 07/20/17 00:56:23 Desc Imaged

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Information to	identify the case:	3
Debtor 1 Debtor 2 (Spouse, if filing)	Leroy John Balzer	Social Security number or ITIN xxx-xx-2343
	First Name Middle Name Last Name	EIN
	Karen Ann Balzer	Social Security number or ITIN xxx-xx-6809
	First Name Middle Name Last Name	EIN
United States Ban WESTERN DISTR	kruptcy Court RICT OF PENNSYLVANIA	Date case filed for chapter 13 6/22/17
Case number: 1	7–10652–TPA	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

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		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Leroy John Balzer	Karen Ann Balzer
2.	All other names used in the last 8 years		
3.	Address	3623 West Lake Road Erie, PA 16505	3623 West Lake Road Erie, PA 16505
4.	Debtor's attorney Name and address	Michael S. Jan Janin Quinn Buseck Leemhuis Toohey & Kroto Inc 2222 West Grandview Boulevard Erie, PA 16506–4508	Contact phone 814–833–2222
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814–464–9740 Date: 7/17/17
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

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Debtor Leroy John Balzer and Karen Ann Balzer

Case number 17-10652-TPA

7. Meeting of creditors Debtors must attend the meeting to September 5, 2017 at 09:00 AM Location: Bankruptcy Court Conference Room B110, be questioned under oath. In a joint U.S. Courthouse, 17 South Park Row, Erie, PA case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 11/6/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 12/4/17 (except governmental units): Filing deadline: 12/19/17 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 9/5/17 at 09:00 AM, Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Leroy John Balzer Karen Ann Balzer Debtors Case No. 17-10652-TPA Chapter 13

TOTAL: 16

CERTIFICATE OF NOTICE

District/off: 0315-1 User: dkam Page 1 of 2 Date Rcvd: Jul 17, 2017 Form ID: 309I Total Noticed: 39

Notice by Jul 19, 20	first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb	+Leroy John Balzer, Karen Ann Balzer, 3623 West Lake Road, Erie, PA 16505-3401
aty	+Anthony T. Kovalchick, PA Office of the Attorney General, 564 Forbes Avenue,
aty	
4	Manor Building, Pittsburgh, PA 15219-2908
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 564 Forbes Avenue,
	Manor Building, Pittsburgh, PA 15219-2908
14659125	+AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
14659127	+AT&T, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
14659128	+Bank of America, 13150 Worldgate Drive, Herdon, VA 20170-4376
14659129	+Bank of America, 450 East Boundry Street, Chapin, SC 29036-9417
14659136	++++CORE LOGIC, 1500 SOLANA BLVD BLDG 1, WESTLAKE TX 76262-1720
11007100	(address filed with court: Core Logic, One Core Logic Drive, Westlake, TX 76262)
14659134	+CitiBank N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
14659135	Commercial Acceptance, 2 Main Street, Shiremanstown, PA 17011
	+David J. Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14659139	
14659142	+Ditech Financial LLC/Greentree Servicing, 3000 Bayport Drive, Suite 880,
	Tampa, FL 33607-8409
14659145	+Huntington Bank, 831 State Street, Erie, PA 16501-1316
14659146	Huntington Mortgage Group, P.O. Box 1588, Dept. EAW25, Columbus, OH 43216
14659148	+Jennie C. Tsai, Esquire, Phelan, Hallinan Diamond & Jones LLP, 1617 JFK Blvd., Suite 1400,
	One Penn Center Plaza, Philadelphia, PA 19103-1823
14659149	+Lynn M. Taber, Esquire, 1150 1st Avenue, #501, King of Prussia, PA 19406-1316
14659151	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14659152	+PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
14648571	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14659154	+Sky Bank, 831 State Street, Erie, PA 16501-1316
14648011	+The Huntington National Bank, c/of McCabe Weisberg & Conway P.C., 123 South Broad Street,
	Suite 1400, Philadelphia, PA 19109-1060
14659156	+Trident Asset Management, 53 Perimiter Center East, Suite 440, Atlanta, GA 30346-2287
Notice by	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty	E-mail/Text: mjanjanin@quinnfirm.com Jul 18 2017 00:56:51 Michael S. Jan Janin,
	Quinn Buseck Leemhuis Toohey & Kroto Inc, 2222 West Grandview Boulevard,
	Erie, PA 16506-4508
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2017 00:57:08 Pennsylvania Dept. of Revenue,
5	Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
	Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 18 2017 00:57:16
ust	
	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
	Pittsburgh, PA 15222-3721
14659126	+EDI: ALLIANCEONE.COM Jul 18 2017 00:53:00 Alliance One, 4850 Street Road, Suite 300,
	Trevose, PA 19053-6643
14659130	EDI: BANKAMER.COM Jul 18 2017 00:53:00 Bank of America, N.A., P.O. Box 982238,
	El Paso, TX 79998-2235
14659131	+EDI: STFC.COM Jul 18 2017 00:53:00 CACH LLC, 4340 S. Monaco Street, 2nd Floor,
	Denver, CO 80237-3485
14659132	EDI: CAPITALONE.COM Jul 18 2017 00:53:00
11007101	Charlotte, NC 28272-1083
14659133	+E-mail/Text: bankruptcy@cavps.com Jul 18 2017 00:57:23 Cavalry SPV I LLC,
14039133	500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
14650130	· · · · · · · · · · · · · · · · · · ·
14659138	+EDI: BANKAMER.COM Jul 18 2017 00:53:00 Countrywide Home Loans, Inc.,
	1800 Tapo Canyon Road, Simi Valley, CA 93063-6712
14659141	+E-mail/Text: bankruptcy.bnc@ditech.com Jul 18 2017 00:57:01 DiTech Financial LLC,
	P.O. Box 6172, Rapid City, SD 57709-6172
14659140	+E-mail/Text: bankruptcy.bnc@ditech.com Jul 18 2017 00:57:01 DiTech Financial LLC,
	1100 Landmark Towers, 345 St. Peters Street, St. Paul, MN 55102-1211
14659143	+EDI: RMSC.COM Jul 18 2017 00:53:00 Greentree Servicing LLC, 7360 South Kyrne Road,
	Tempe, AZ 85283-4583
14659144	+E-mail/Text: bankruptcy@huntington.com Jul 18 2017 00:57:14 Huntington Bank,
11000111	2361 Morse Road, Columbus, OH 43229-5891
14659147	EDI: IRS.COM Jul 18 2017 00:53:00 Internal Revenue Service,
T4003T41	
14650150	ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14659150	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2017 00:57:08 Pa. Dept. of Revenue,
14656150	Dept. 280946, Harrisburg, PA 17128-0946
14659153	+EDI: PRA.COM Jul 18 2017 00:53:00 Portfolio Recovery Associates Inc., P.O. Box 12914,
	Norfolk, VA 23541-0914
	т∩тат.: 16

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District/off: 0315-1 User: dkam Page 2 of 2 Date Royd: Jul 17, 2017 Form ID: 309I Total Noticed: 39

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +The Huntington National Bank, c/of McCabe Weisberg & Conway P.C., 123 South Broad Street, 14659155*

Philadelphia, PA 19109-1060 Suite 1400,

##+Countrywide Home Loans, Inc., 4500 Park Granada, Calabasas, CA 91302-1613 14659137

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2017 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General

akovalchick@attorneygeneral.gov Michael S. Jan Janin on behalf of Debtor Leroy John Balzer mjanjanin@quinnfirm.com,

 $\verb|knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; mgleba@quinnfirm.com; mgleba$ myers@quinnfirm.com

on behalf of Joint Debtor Karen Ann Balzer mjanjanin@quinnfirm.com, Michael S. Jan Janin knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m myers@quinnfirm.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov cmecf@chapter13trusteewdpa.com Ronda J. Winnecour

TOTAL: 5